

Congresswoman Melissa Bean (IL-08) announced her support for H.R. 3962, The Affordable Health Care for America Act.

“Thirty-six million Americans, including 37,000 from the 8th District, will benefit from H.R. 3962’s expansion of affordable health insurance coverage and choice, and everyone will benefit from the significant insurance reforms prohibiting pre-existing conditions exclusions, lifetime benefits caps, and the cancellation of coverage when people need it most,” Bean said. Over 75,000 people participated in Bean’s tele-townhalls; while over 29,000 have called, sent letters and emailed. Hundreds more shared questions, comments, and experiences related to our health care system at Bean’s in-person visits to grocery stores, businesses and festivals across the district.

“The 8th District has expressed broad support for health insurance reform, but also deep concern about doing it in a fiscally sustainable way,” Bean said. “While these reforms are deficit neutral, I’m seeking improved cost containment measures in the final version of the bill before I can support it.” Key provisions:

- Creates a **National Exchange**, with a menu of options for more affordable care for those individuals and small businesses who don’t have access to viable employer-based options.

- Begins paying physicians for quality over quantity by moving Medicare’s payment system from fee-for-service to **performance-based incentives for improved health care outcomes**.

- **Requires cost sharing** for all participants, including premiums and co-pays for all individuals earning more than \$16,245 a year, or \$33,075 for a family of four, so that all Americans share the responsibility for controlling health care costs.

Small businesses:

- Provides two years of tax incentives, for up to 50 percent of costs, for up to 16,700 small businesses in the 8th District to help them transition to, or continue, providing health benefits to their employees.

- Establishes grant programs of up to \$50,000 over three years to small businesses who incentivize healthy behaviors among employees.

- Allows 18,000 small businesses in the 8th District to access the National Exchange for more affordable insurance options.

Provisions which will be enacted immediately upon passage:

- Creates a high-risk pool for persons denied coverage for pre-existing conditions.
- Requires insurers, who in some cases are already demanding double-digit premium increases for next year, to justify their premium increases through a transparent review process.

- Allows children up to age 26 to be included on their parents’ health insurance plans (with additional charges).

- Extends COBRA coverage until the Exchange is operational.
- Prohibits insurers from imposing instituting life-time caps on coverage (As of January 1, 2010).
- Prevents insurers prevented from canceling coverage when people need it most (As of July 1, 2010).

Provisions affecting seniors:

- Improves Medicare Part D prescription drug coverage by allowing the Secretary of Health and Human Services to negotiate for lower drug prices.
 - Eliminates the Part D “donut hole” to provide more complete prescription drug coverage.
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- Eliminates co-pays for prevention and wellness visits for Medicare beneficiaries.
 - Seeks savings in Medicare through elimination of overpayments in Medicare Advantage programs, with no reduction in Medicare benefits.